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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Complete if Known Substitute for form 1449/PTO **Application Number** 09/975,457 INFORMATION DISCLOSURE Filing Date October 11, 2001 STATEMENT BY APPLICANT **First Named Inventor** Gordon T. Brown **Art Unit** 3629 (Use as many sheets as necessary) **Examiner Name** Dennis William Ruhl Attorney Docket Number Sheet 47781-7 1 1

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
M		"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, November 1988, vol. 80, no. 12, pg. 34(5) (partial text).	
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1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known				
Application Number	09/975,457			
Filing Date	October 11, 2001			
First Named Inventor	Gordon T. Brown			
Art Unit	3629			
Examiner Name	Dennis William Ruhl			
Attorney Docket Number	47781-7			

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Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (# known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
M		^{US-} 4,025,905	05-24-1977	Gorgens	
11/2		^{US-} 5,287,270	02-15-1994	Hardy et al.	
11		US- 5,325,290	06-28-1994	Cauffman et al.	
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		FORE	IGN PATENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
	ļ	Country Code ³ Number ⁴ Kind Code ³ (<i>If known</i>)	MM-DD-YYYY		Or Relevant Figures Appear	T ⁶
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				Application Number	09/975,457
INFO	DRMATIC	ON DIS	CLOSURE	Filing Date	October 11, 2001
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Sheet	1	of	3	Attorney Docket Number	47781-7

		NON DATENT LITEDATUDE DOCUMENTS	
Examiner Cite No.1		NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
M		Open Financial Exchange (OFX) Specification 1.0, dated 2/14/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"Microsoft Online-Banking Strategy Gains Wide Industry Support", Microsoft Corporation press release, 5/8/1996, www.microsoft.com/presspass/press/1996/may96/hmbankpr.mspx.	
		"Quicken User Manual: Version 1.01 for Windows", Intuit Inc., 1991.	
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		PAGE ET AL., "Accounting and Information Systems", 4th Ed., Prentice-Hall Publishing, 1992.	
		RAHMAN ET AL., "Accounting Information Systems: Principles, Applications, and Future Directions", Prentice-Hall Publishing, 1988.	
		BOOCKHOLDT, "Accounting Information Systems: Transaction Processing and Controls", 3rd Ed., Irwin Publishing, 1993.	
m		PAGE ET AL., "Accounting and Information Systems", 3rd Ed., Prentice-Hall Publishing, 1987.	

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Substitut	te for form 1449/PTO			Complete if Known			
0				Application Number	09/975,457		
INFO	DRMATION	N DIS	CLOSURE	Filing Date	October 11, 2001		
STA	TEMENT I	BY A	PPLICANT	First Named Inventor	Gordon T. Brown		
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	(USE as many sn	eets as n	ecessary)	Examiner Name	Dennis William Ruhl		
Sheet	2	of	3	Attorney Docket Number	47781-7		

Funning:	1 64-	NON PATENT LITERATURE DOCUMENTS	
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M		Open Financial Exchange (OFX) Specification 1.0.1, 4/21/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"White Paper on Open Exchange (OE)", 9/16/1996, publication of Intuit Inc.	
		"Extensible Markup Language (XML): W3C Working Draft 14-Nov-96", World Wide Web Consortium, http://www.w3.org/TR/WD-xmi-961114.html.	
		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", John Wiley & Sons, Inc., 1989.	
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		GELINAS ET AL., "Accounting Information Systems", 2nd Ed., South-Western College Publishing Co., 1993.	
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m		DAVIS ET AL., "Accounting Information Systems: A Cycle Approach", 3rd Ed., John Wiley & Sens, Inc., 1990.	

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Signature			Considered	1/20/07

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				Application Number	09/975,457
INFO	ORMATI	ON DIS	CLOSURE	Filing Date	October 11, 2001
STA	TEMEN	T BY A	PPLICANT	First Named Inventor	Gordon T. Brown
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Sheet	3	of	3	Attorney Docket Number	47781-7

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M		NASH ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing, 1993.	
		BODNAR ET AL., "Accounting Information Systems", 5th Ed., Prentice-Hall, Inc., 1993.	
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		ANTONIO, "The Usefulness of the 'Audit Trail' in Electronic Data Processing Systems", Univ. of Illinois, Ph.D. dissertation, 5/22/1967.	
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M		ALTMAN, "CheckFree: A Viable Bill-Paying Alternative", PC Magazine, 1/16/1990.	

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